



Order Filed on June 5, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES DISTRICT COURT
DISTRICT OF NEW JERSEY

Caption in compliance with D.N.J. LBR 9004-2(e)

Mester & Schwartz, P.C.
Jason Brett Schwartz, Esquire
Bar No. 4217
1333 Race Street
Philadelphia, PA 19107
(267) 909-9036

In Re:

SUSAN C. FRACZKIEWICZ,

Debtor

Case No.: 18-15793-KCF

Judge: Kathryn C. Ferguson

CONSENT ORDER SETTLING OBJECTION TO
CONFIRMATION BY CAPITAL ONE AUTO FINANCE,
A DIVISION OF CAPITAL ONE N.A.

The Relief set forth on the following pages, numbered two (2) through three (3) is hereby

ORDERED.

DATED: June 5, 2018

A handwritten signature in black ink, appearing to read "Kathryn C. Ferguson".

Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

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Debtor: Susan C. Fraczekiewicz
Case No.: 18-15793-KCF
Caption of Order: Consent Order Settling Objection to Confirmation

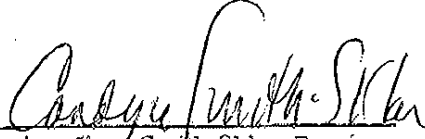
Upon the Objection to Confirmation of Capital One Auto Finance, a Division of Capital One N.A. ("COAF"), and whereas the Debtor and COAF seek to resolve the Objection; it is hereby stipulated and agreed to that:

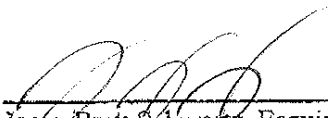
1. The Debtor owns a 2011 KIA Forte-4 Cyl. Sedan 4D EX, V.I.N. KNAFU4A26B5437624, securing a lien held by COAF.
2. COAF shall be paid \$3,227.66 plus 4.00% interest for sixty (60) months shall be paid as a secured claim to COAF through the Bankruptcy Plan by the Chapter 13 Trustee. Payments will total \$3,566.54.
3. The remainder of COAF's claim shall be treated as a general unsecured claim.
4. COAF shall retain its lien on the 2011 KIA Forte-4 Cyl. Sedan 4D EX until the Debtor completes her Chapter 13 Plan and receives her discharge.
5. This agreement is only binding upon the parties in this instant Chapter 13 case. If not paid in full within this instant Chapter 13 case due to dismissal, termination, or conversion, this agreement is not binding upon the parties.

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Debtor: Susan C. Fraczekiewicz
Case No.: 18-15793-KCF
Caption of Order: Consent Order Settling Objection to Confirmation

We hereby Consent to the form and entry of the foregoing Order.


Candyce Hent Smith-Sklar, Esquire
Law Offices of Sklar Smith-Sklar
1901 North Olden Avenue
Ewing Professional Park
Suite 22
Ewing, NJ 08618
Attorney for Debtor


Jason Brett Schwartz, Esquire
Mester & Schwartz, P.C.
1333 Race Street
Philadelphia, PA 19107
Attorney for Capital One Auto Finance,
A Division of Capital One N.A.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Susan C. Fraczekiewicz
Debtor

Case No. 18-15793-KCF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jun 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2018.

db +Susan C. Fraczekiewicz, 449 Silvia Street, Trenton, NJ 08628-3235

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Candyce Ilene Smith-Sklar on behalf of Debtor Susan C. Fraczekiewicz mail@njpalaw.com
Denise E. Carlon on behalf of Creditor HomeBridge Financial Services, Inc.
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jason Brett Schwartz on behalf of Creditor Capital One Auto Finance
jschwartz@mesterschwartz.com
Rebecca Ann Solarz on behalf of Creditor HomeBridge Financial Services, Inc.
rsolarz@kmlawgroup.com
Richard B. Linderman on behalf of Creditor Heritage Crossing Condominium rbl@ansellgrimm.com,
edb@ansellgrimm.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7